

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PAUL E. HYTLA  
NADINE L. HYTLA  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Repondents.

Case No.: 14-23530 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/29/2014 and confirmed on 10/8/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		71,714.12
Less Refunds to Debtor	3,039.12	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>68,675.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,050.00	
Trustee Fee	2,851.96	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,901.96</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CALIBER HOME LOANS	29,227.80	29,227.80	0.00	29,227.80
	Acct: 1246				
	CALIBER HOME LOANS	0.00	27,691.97	0.00	27,691.97
	Acct: 1246				
	CALIBER HOME LOANS	758.71	758.71	0.00	758.71
	Acct: 1246				
	PA DEPARTMENT OF REVENUE*	598.20	598.20	35.44	633.64
	Acct: XXXXX7520				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: 8161				
	GMAC MORTGAGE CORP*	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXPA				
					<b>58,312.12</b>

Priority					
	SHAWN N WRIGHT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PAUL E. HYTLA	0.00	0.00	0.00	0.00
	Acct:				
	PAUL E. HYTLA	3,039.12	3,039.12	0.00	0.00
	Acct:				
	LAW OFFICE OF SHAWN N WRIGHT	0.00	0.00	0.00	0.00
	Acct:				
	SHAWN N WRIGHT ESQ	1,050.00	1,050.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-17				
	SHAWN N WRIGHT ESQ	4,000.00	4,000.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	DUQUESNE LIGHT COMPANY*	2,326.28	122.20	0.00	122.20
	Acct: 4576				
	ECMC(*)	2,187.79	114.92	0.00	114.92
	Acct: 4576				
	AFNI	0.00	0.00	0.00	0.00

14-23530 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: ?				
	CAPITAL ACCOUNTS LLC	0.00	0.00	0.00	0.00
	Acct: ?				
	CAVALRY SPV I LLC - ASSIGNEE(*)	436.32	22.92	0.00	22.92
	Acct: 8684				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: ?				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: ?				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: ?				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: ?				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: ?				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct: ?				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: ?				
	PA DEPARTMENT OF LABOR & INDUSTR	13,010.14	683.42	0.00	683.42
	Acct: 4576				
	REMIT CORP	0.00	0.00	0.00	0.00
	Acct: ?				
	PNC BANK NA	26,386.42	1,386.08	0.00	1,386.08
	Acct: 0694				
	REAL TIME RESOLUTIONS INC(*)	0.00	0.00	0.00	0.00
	Acct: 8153				
	LVNV FUNDING LLC, ASSIGNEE	1,992.55	104.67	0.00	104.67
	Acct: 1000				
	AMERICAN EXPRESS BANK FSB	375.47	19.72	0.00	19.72
	Acct: 1002				
	PEOPLES NATURAL GAS CO LLC*	133.06	6.99	0.00	6.99
	Acct: 4576				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 2,460.92
TOTAL PAID TO CREDITORS					60,773.04
TOTAL					
CLAIMED		0.00			
PRIORITY		30,584.71			
SECURED		46,848.03			

Date: 12/21/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PAUL E. HYTLA  
NADINE L. HYTLA  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:14-23530 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Paul E. Hytla  
 Nadine L. Hytla  
 Debtors

Case No. 14-23530-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Dec 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2017.

db/jdb  
 cr +Paul E. Hytla, Nadine L. Hytla, 144 Shelbourne Drive, Coraopolis, PA 15108-8924  
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 13914628 +AES/Brazos/US Bank, 1200 North 7th Street, Harrisburg, PA 17102-1419  
 13936903 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13914630 +Bank of America, 450 American Street, Simi Valley, CA 93065-6285  
 13974372 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13914636 Duquesne Light, c/o Bernstein Law Office, 707 Gulf Tower, Suite 2200,  
 Pittsburgh, PA 15219  
 13955797 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 13914637 First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524  
 13914638 +GMAC Mortgage, 500 Enterprise Road, Horsham, PA 19044-3503  
 13914640 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
 13914641 NCO Financial Systems/55, P.O. Box 13570, Philadelphia, PA 19101  
 13917442 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13974738 +Peoples Natural Gas Company, LLC, 375 North Shore Drive, Suite 600,  
 Pittsburgh, PA 15212-5866, Attn: Dawn Lindner

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13914629 +E-mail/Text: EBNProcessing@afni.com Dec 22 2017 01:49:44 AFNI, P.O. Box 20939,  
 Ferndale, MI 48220-0939  
 14334175 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 22 2017 01:50:14 CALIBER HOME LOANS, INC.,  
 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500  
 13914632 E-mail/Text: bankruptcy@caavps.com Dec 22 2017 01:49:54 Cavalry Portfolio,  
 4050 East Cotton Center, Phoenix, AZ 85040  
 13914631 +E-mail/Text: bankruptcy@usecapital.com Dec 22 2017 01:50:17 Capital Accounts,  
 2120 Crestmoor Rd, Suite 30, Nashville, TN 37215-2654  
 13915381 +E-mail/Text: bankruptcy@caavps.com Dec 22 2017 01:49:54 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 13914633 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 22 2017 01:49:41 Collection Service Center,  
 839 Fifth Avenue, New Kensington, PA 15068-6303  
 13914634 +E-mail/Text: ccusa@ccuhome.com Dec 22 2017 01:49:09 Credit Collection USA, P.O. Box 873,  
 Morgantown, WV 26507-0873  
 13914635 +E-mail/Text: kcarter@creditmanagementcompany.com Dec 22 2017 01:49:56 Credit Management,  
 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 13977293 +E-mail/Text: kbarkley@bernsteinlaw.com Dec 22 2017 01:50:05 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13971699 E-mail/PDF: resurgentbknofications@resurgent.com Dec 22 2017 01:54:05  
 LVNV Funding, LLC its successors and assigns as, assignee of American Express,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13914639 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 22 2017 01:49:36 Midland Credit Management,  
 Dept. 12421, P.O. Box 603, Oaks, PA 19456-0603  
 13914642 +E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Dec 22 2017 01:50:12  
 PA Dept. of Labor & Industry, Office of UC Benefits, 651 Boas Street, Room 608,  
 Harrisburg, PA 17121-0725  
 13931340 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 22 2017 01:49:28  
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX280946,  
 Harrisburg, PA 17128-0946  
 13914643 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 22 2017 01:49:28 Pennsylvania Dept. of Revenue,  
 Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946  
 13939779 E-mail/Text: bkdepartment@rtresolutions.com Dec 22 2017 01:49:46  
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, PO Box 36655,  
 Dallas, Texas 75247-4029  
 13914644 E-mail/Text: bankruptcy@remitcorp.com Dec 22 2017 01:49:38 Remit Corporation,  
 36 West Main Street, PO Box 7, Bloomsburg, PA 17815

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Commonwealth Of Pennsylvania, Department of Labor  
 cr BANK OF AMERICA, N.A.  
 cr Caliber Home Loans, Inc.  
 cr Duquesne Light Company  
 cr LSF9 Master Participation Trust  
 cr Nationstar Mortgage LLC  
 13922917\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC., Attention: Bankruptcy Department,  
 PO Box 630267, Irving, TX 75063)

TOTALS: 6, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: jfur  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Dec 21, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Jennifer M. Irvin on behalf of Attorney Commonwealth Of Pennsylvania, Department of Labor and  
Industry, Unemployment Compensation Fund jeirvin@pa.gov, jeirvin@pa.gov  
Jerome B. Blank on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com  
Mario J. Hanyon on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com  
Mario J. Hanyon on behalf of Creditor Caliber Home Loans, Inc. pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpggh.com,  
Equitablebankruptcy@peoples-gas.com/srk@sjwpggh.com  
Shawn N. Wright on behalf of Plaintiff Nadine L. Hytla shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com/wrightshawn49@gmail.com/wrightshawnecf@gmail.com  
Shawn N. Wright on behalf of Debtor Paul E. Hytla shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com/wrightshawn49@gmail.com/wrightshawnecf@gmail.com  
Shawn N. Wright on behalf of Joint Debtor Nadine L. Hytla shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com/wrightshawn49@gmail.com/wrightshawnecf@gmail.com  
Shawn N. Wright on behalf of Plaintiff Paul E. Hytla shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com/wrightshawn49@gmail.com/wrightshawnecf@gmail.com  
Thomas Song on behalf of Creditor LSF9 Master Participation Trust  
thomas.song@phelanhallinan.com

TOTAL: 16